



Helping Montana consumers make informed decisions on homeowners insurance

MONTANA



2007

Homeowners,
Condominium and
Renters Insurance
Rate Comparison Guide



MONTANA STATE AUDITOR
JOHN MORRISON

COMMISSIONER OF INSURANCE
COMMISSIONER OF SECURITIES

Protecting Montana's Consumers



**Montana State Auditor
John Morrison**

John Morrison was elected Montana State Auditor, the Commissioner of Insurance and Securities in November 2000 and was re-elected in 2004. One of his top priorities as State Auditor has been to increase the accessibility and affordability of all types of insurance for Montana families through legislative and regulatory efforts. He has worked to protect Montana's consumers while maintaining a competitive insurance market.



Dear Montana Consumer:

I am pleased to provide you with a copy of the 2007 Homeowners, Condominium and Renters Insurance Rate Comparison Guide. One of my goals as insurance commissioner is to help you be an informed buyer. It is my belief that an important factor in maintaining a healthy, competitive marketplace is providing consumers with the tools they need to compare insurance rates.

This guide gives you a general idea of rates available in Montana. For specific information, you must contact the individual insurance companies.

Comparison shopping takes time, but can save you money. I encourage you to put this guide to work for you. If you have any questions or need additional assistance, please feel free to contact the Policyholder Services Division by phone or through our Web site at www.sao.mt.gov. Our toll-free number outside Helena is 1-800-332-6148 and the number in Helena is 444-2040.

Sincerely,

A handwritten signature in black ink that reads "John Morrison".

John Morrison
Montana State Auditor &
Insurance Commissioner

About this guide:

This guide compares how much Montana homeowners, renters and condominium owners might pay for insurance coverage in nine different geographic areas: Billings, Bozeman, Butte, Glendive, Great Falls, Helena, Kalispell, Missoula and Scobey. For each area, a premium (cost) is calculated for in-city and rural residences. The rural premiums are based on a fire protection class code of 9, which is outside of the city limits. Thirteen companies that sell the most homeowners insurance in Montana chose to participate in our survey.

If you find any terms, phrases or concepts confusing, we encourage you to read the ***Montana Consumer's Guide to Homeowners Insurance***, a very good companion to this guide.

Assumptions used to obtain quotes:

The premium quotes from the insurance companies listed in this guide are:

- Based on the amount you pay every year, in which the full amount has been paid when your coverage begins.
- Based on three years of previous coverage.
- Based on owner occupied dwellings – except for example 7.
- Based on dwellings with no updates to plumbing, wiring, or heating /cooling systems, with the exception of example 5.
- Based on structures of frame construction. Generally, companies offer discounts for masonry or fire resistive structures.
- Based on rates in effect as of January 1, 2007. If a company's rates have changed since then, these quotes may no longer be accurate. (Please keep in mind the premiums quoted are only examples. Your individual situation may include other factors that will be reflected in the premiums quoted to you.)
- Based on the assumption that previous insurance exists and that this is for new business and not a renewal.
- Based on the coverages explained in each example. For instance, flood and earthquake coverages are not included.

Coverage:

The examples in this guide contain the companies' specific coverages for the following policy types:

HO3 – refers to a standard homeowner policy that insures contents and structure for hazards that are named in the policy. It also provides medical and liability coverages.

HO4 – refers to a standard renter policy that covers contents only and also provides some medical and liability coverage.

HO6 – refers to the standard condominium unit owner's policy that covers contents, inner walls, medical, and liability coverages.

Insurers:

Not every insurer will offer you coverage because different insurers have different requirements that must be met in order to become insured. Lastly, if you have any questions or concerns regarding any type of insurance, please call our office at 1-800-332-6148. We would be glad to assist you.

How to use this guide:

Nine different insurance scenarios are outlined. Find the example that best matches your situation. Refer to the corresponding chart in the following pages and find your geographic region. The chart accompanying each example outlines the quotes received from insurers responding to our survey.

Example 1

These premiums apply to a single family, well maintained home, without a wood stove. This 30-year-old home has a replacement cost of \$185,000 and the owners want to purchase insurance for that amount. The owners have a Labrador Retriever. No claims were filed in the last three years. The owners just replaced the composite roof last year.

Coverages: Deductible \$500; personal liability \$100,000, medical payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

If example 1 most closely matches your insurance situation, refer to example 1 chart for sample rate quotes.

Example 2

These premiums apply to a single family, well maintained home, without a wood stove. This 30-year-old home has a replacement cost of \$160,000 and the owners want to purchase insurance for that amount. The owners have a Labrador Retriever. One year ago the composite roof was damaged due to a hailstorm and it was replaced by the carrier at a cost of \$8,000. There have been no other claims in the last three years.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

If example 2 most closely matches your insurance situation, refer to example 2 chart for sample rate quotes.

Example 3

These premiums apply to a single family, well maintained home, with a wood stove. This 5-year-old home has a replacement cost of \$250,000 and the owners want to purchase insurance for that amount. The owners have a miniature poodle. There have been no claims in the last three years and the original composite roof is in excellent shape.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

If example 3 most closely matches your insurance situation, refer to example 3 chart for sample rate quotes.

Example 4

These premiums apply to a single family, well-maintained home, without a wood stove. This 50-year-old home has a replacement cost of \$300,000. The owners want to purchase \$150,000 of coverage. No claims were filed in the last three years. The original plumbing, wiring, and heating/cooling has not been replaced and the composite roof is ten years old.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

If example 4 most closely matches your insurance situation, refer to example 4 chart for sample rate quotes.

Example 5

These premiums apply to a single family, well maintained home, without a wood stove. This 50-year-old home has a replacement cost of \$300,000 and the owners want to purchase insurance for that amount. No claims filed in the last three years. The plumbing, wiring, & heating/cooling were updated two years ago. The composite roof is two years old.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

If example 5 most closely matches your insurance situation, refer to example 5 chart for sample rate quotes.

Example 6

These premiums apply to a well maintained condo in a 10 unit complex built in 2000 without wood stoves. The contents are valued at \$75,000. No claims filed in the last three years.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person. Coverage is on a replacement cost basis, all other coverages are rated according to an HO6 or comparable policy. Coverage for the structure and any improvements is not included.

If example 6 most closely matches your insurance situation, refer to example 6 chart for sample rate quotes.

Example 7

These premiums apply to a renter in a two-story apartment complex with 15 units built in 1990 without wood stoves. The contents are valued at \$50,000. There have been no claims in the last three years.

Coverages: Deductible \$500; Personal liability \$100,000 and Medical Payments \$1,000 / person. All other coverages are rated according to anHO4 or comparable policy.

If example 7 most closely matches your insurance situation, refer to example 7 chart for sample rate quotes.

Example 8

These premiums apply to a single family who owns a \$180,000 modular home, purchased for that amount with no wood stove. The home is 3 years old and is on a permanent foundation. The original composite roof is in good shape. There have been no claims in the last three years.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

If example 8 most closely matches your insurance situation, refer to example 8 chart for sample rate quotes.

Example 9

These premiums apply to a single family, well-maintained home, without a wood stove. This new home has a replacement cost of \$300,000 and the owners want to purchase insurance for that amount. Six months ago the original home was destroyed by fire and rebuilt.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

If example 9 most closely matches your insurance situation, refer to example 9 chart for sample rate quotes.

The following pages outline the rate quotes from insurers responding to our survey and correspond to each example listed.

EXAMPLE 1

These premiums apply to a single family, well maintained home, without a wood stove. This 30-year-old home has a replacement cost of \$185,000 and the owners want to purchase insurance for that amount. The owners have a Labrador Retriever. There have been no claims in the last three years and the owners just replaced the composite roof last year.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

Rates for Example 1: \$ / Year	Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allied Property & Casualty Ins. Co	824	1150	546	725	556	738	902	1201	639	891	579	807	564	747	482	671	842	1118
Allstate Indemnity Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Allstate Insurance Company	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Allstate Property & Casualty	1277	1641	869	1061	918	1122	1174	1438	851	1088	1333	1714	869	1061	878	1122	1088	1333
Austin Mutual Ins. Co.	1055	1603	641	974	641	974	1055	1603	801	1216	641	974	641	974	641	974	801	1216
Automobile Ins. Co. of Hartford	884	1891	635	1300	737	1508	1015	2079	706	1508	599	1281	657	1347	578	1235	1015	2079
Farmers Insurance Exchange	765	926	825	918	853	950	1207	1340	921	1115	747	949	722	916	572	727	1158	1285
Federal Insurance Co.	1181	1742	1053	1556	1053	1556	1181	1742	1023	1510	1053	1556	1053	1556	1053	1556	1181	1742
Fire Insurance Exchange	765	926	825	919	853	950	1207	1340	921	1115	747	949	722	918	572	727	1158	1285
Mnt West Farm Bureau Mut. Ins. Co	924	1202	679	841	744	921	1078	1335	719	935	709	921	744	921	637	828	949	1175
State Farm Fire and Casualty	1375	1375	705	705	672	672	1741	1741	1075	1075	1025	1025	777	777	816	816	1375	1375
United Services Auto Association	781	898	659	816	659	722	820	898	583	758	628	722	659	722	628	816	820	898
USAA Casualty Ins. Co.	854	982	721	892	721	789	897	982	637	828	686	789	721	789	686	892	897	982

- Indicates that a company would not write a risk or that an affiliated company may write the risk.

Please note the above premiums are based on survey responses. Not all insurers chose to respond.

EXAMPLE 2

These premiums apply to a single family, well maintained home, without a wood stove. This 30-year-old home has a replacement cost of \$160,000 and the owners want to purchase insurance for that amount. The owners have a Labrador Retriever. One year ago the composite roof was damaged due to a hailstorm and it was replaced by the carrier at a cost of \$8,000. There have been no other claims in the last three years

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

Rates for Example 2: \$ / Year	Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allied Property & Casualty Ins. Co	791	1050	500	663	509	675	825	1097	585	814	530	738	515	683	441	613	769	1022
Allstate Indemnity Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Allstate Insurance Company	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Allstate Property & Casualty	1304	1677	887	1083	938	1146	1199	1469	869	1111	1361	1751	887	1083	896	1146	1112	1361
Austin Mutual Ins. Co.	932	1415	566	860	566	860	932	1415	707	1073	566	860	566	860	566	860	707	1073
Automobile Ins. Co. of Hartford	1123	1897	806	1304	936	1513	1290	2086	895	1513	761	1285	835	1351	733	1239	1290	2086
Farmers Insurance Exchange	680	823	722	804	745	830	1071	1189	798	965	653	829	632	803	501	636	1013	1124
Federal Insurance Co.	1094	1602	976	1431	976	1431	1094	1602	948	1389	976	1431	976	1431	976	1431	1094	1602
Fire Insurance Exchange	680	823	722	804	745	830	1071	1189	798	965	653	829	632	803	501	636	1013	1124
Mnt West Farm Bureau Mut. Ins. Co	816	1061	600	743	657	813	952	1179	635	825	626	813	657	813	562	731	838	1037
State Farm Fire and Casualty	1327	1327	681	681	649	649	1681	1681	1038	1038	989	989	750	750	787	787	1327	1327
United Services Auto Association	837	962	713	883	713	781	879	962	625	812	679	781	713	781	679	883	879	962
USAA Casualty Ins. Co.	915	1052	779	965	779	854	960	1052	683	887	742	854	779	854	742	965	960	1052

- Indicates that a company would not write a risk or that an affiliated company may write the risk.
Please note the above premiums are based on survey responses. Not all insurers chose to respond.

EXAMPLE 3

These premiums apply to a single family, well maintained home, with a wood stove. This 5-year-old home has a replacement cost of \$250,000 and the owners want to purchase insurance for that amount. The owners have a miniature poodle. There have been no claims in the last three years and the original composite roof is in excellent shape.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

Rates for Example 3: \$ / Year	Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allied Property & Casualty Ins. Co	914	1276	606	805	616	818	1002	1334	709	988	643	896	624	829	534	744	934	1240
Allstate Indemnity Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Allstate Insurance Company	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Allstate Property & Casualty	1471	1886	1006	1225	1062	1294	1353	1655	986	1255	1534	1968	1006	1225	1016	1294	1256	1534
Austin Mutual Ins. Co.	1319	-	821	-	821	-	1319	-	1013	-	821	-	821	-	821	-	1013	-
Automobile Ins. Co. of Hartford	1468	2481	1055	1705	1224	1979	1687	2727	1170	1979	995	1682	1092	1766	960	1620	1687	2727
Farmers Insurance Exchange	991	1199	1097	1223	1133	1262	1568	1757	1240	1501	992	1262	1095	1220	760	1414	1541	1727
Federal Insurance Co.	1239	1853	1106	1655	1106	1655	1239	1853	1074	1606	1106	1655	1106	1655	1106	1655	1239	1853
Fire Insurance Exchange	852	1031	944	1051	952	1060	1345	1493	1067	1291	853	1085	942	1049	653	1216	1323	1469
Mnt West Farm Bureau Mut. Ins. Co	1057	1362	787	965	858	1053	1226	1509	831	1068	820	1053	858	1053	740	951	1084	1332
State Farm Fire and Casualty	1580	1580	826	826	788	788	1992	1992	1242	1242	1185	1185	908	908	951	951	1580	1580
United Services Auto Association	914	1051	716	887	716	785	960	1051	682	887	682	785	716	785	682	887	960	1051
USAA Casualty Ins. Co.	999	1149	783	969	783	858	1049	1149	746	969	746	858	783	858	746	969	1049	1149

- Indicates that a company would not write a risk or that an affiliated company may write the risk.

Please note the above premiums are based on survey responses. Not all insurers chose to respond.

EXAMPLE 4

These premiums apply to a single family, well-maintained home, without a wood stove. This 50-year-old home has a replacement cost of \$300,000 and the owners want to purchase \$150,000 of coverage. There have been no claims in the last three years. The original plumbing, wiring, and heating/cooling has not been replaced and the composite roof is ten years old.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

Rates for Example 4: \$ / Year	Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allied Property & Casualty Ins. Co	1343	1881	885	1180	901	1201	1473	1965	1087	1453	940	1316	912	1216	779	1091	1371	1828
Allstate Indemnity Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Allstate Insurance Company	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Allstate Property & Casualty	1803	2325	1218	1494	1289	1581	1656	2034	1193	1532	1883	2430	1218	1494	1231	1581	1533	1883
Austin Mutual Ins. Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Automobile Ins. Co. of Hartford	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Farmers Insurance Exchange	645	781	680	758	702	782	1017	1129	750	907	614	782	680	757	473	877	954	1059
Federal Insurance Co.	1683	2462	1500	2200	1500	2200	1683	2462	1457	2134	1500	2200	1500	2200	1500	2200	1683	2462
Fire Insurance Exchange	645	781	680	758	702	782	1017	1129	750	907	614	782	680	757	473	877	954	1059
Mnt West Farm Bureau Mut. Ins. Co	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
State Farm Fire and Casualty	1357	1357	687	687	656	656	1723	1723	1058	1058	1007	1007	761	761	800	800	1357	1357
United Services Auto Association	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
USAA Casualty Ins. Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

- Indicates that a company would not write a risk or that an affiliated company may write the risk.

Please note the above premiums are based on survey responses. Not all insurers chose to respond.

EXAMPLE 5

These premiums apply to a single family, well maintained home, without a wood stove. This 50-year-old home has a replacement cost of \$300,000 and the owners want to purchase insurance for that amount. There have been no claims in the last three years. The plumbing, wiring, and heating/cooling were updated two years ago, and the composite roof is two years old.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

Rates for Example 5: \$ / Year	Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allied Property & Casualty Ins. Co	1119	1565	741	986	754	1003	1228	1634	867	1211	787	1097	764	1015	653	911	1144	1520
Allstate Indemnity Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Allstate Insurance Company	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Allstate Property & Casualty	1742	2246	1178	1443	1246	1528	1599	1965	1153	1480	1819	2346	1178	1443	1190	1528	1481	1819
Austin Mutual Ins. Co.	1543	-	938	-	938	-	1543	-	1171	-	938	-	938	-	938	-	1171	-
Automobile Ins. Co. of Hartford	1279	2732	917	1878	1065	2180	1468	3006	1019	2180	866	1852	952	1947	835	1785	1468	3006
Farmers Insurance Exchange	1159	1402	1302	1450	1343	1496	1862	2083	1480	1818	1177	1818	1297	1445	901	1145	1856	2077
Federal Insurance Co.	1581	2383	1410	2128	1410	2128	1581	2383	1370	2065	1410	2128	1410	2128	1410	2128	1581	2383
Fire Insurance Exchange	1159	1402	1302	1450	1343	1496	1862	2083	1480	1818	1177	1496	1297	1455	901	1145	1856	2077
Mnt West Farm Bureau Mut. Ins. Co	1461	1899	1074	1329	1176	1456	1704	2110	1136	1477	1120	1456	1176	1456	1006	1308	1500	1857
State Farm Fire and Casualty	1521	1521	780	780	742	742	1926	1926	1189	1189	1133	1133	859	859	902	902	1521	1521
United Services Auto Association	1246	1432	976	1208	976	1069	1308	1432	930	1208	930	1069	976	1069	930	1208	1308	1432
USAA Casualty Ins. Co.	1361	1566	1067	1321	1067	1168	1430	1566	1016	1321	1016	1168	1067	1168	1016	1321	1430	1566

- Indicates that a company would not write a risk or that an affiliated company may write the risk.
Please note the above premiums are based on survey responses. Not all insurers chose to respond.

EXAMPLE 6

These premiums apply to a well maintained condominium in a 10 unit complex built in 2000 without wood stoves. The contents are valued at \$75,000. There have been no claims in the last three years.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person. Coverage is on a replacement cost basis, all other coverages are rated according to an HO6 or comparable policy. Coverage for the structure and any improvements is not included.

Rates for Example 6: \$ / Year	Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allied Property & Casualty Ins. Co	231	315	214	292	214	292	224	305	223	304	214	292	212	288	211	288	228	310
Allstate Indemnity Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Allstate Insurance Company	387	530	333	434	333	434	405	530	387	530	387	530	333	431	315	434	405	530
Allstate Property & Casualty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Austin Mutual Ins. Co.	431	544	405	510	405	510	431	544	431	544	405	510	405	510	405	510	431	544
Automobile Ins. Co. of Hartford	251	423	261	423	261	423	261	423	297	504	251	423	261	423	251	423	261	423
Farmers Insurance Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Federal Insurance Co.	288	344	277	331	277	331	288	344	242	288	277	331	227	331	277	331	288	344
Fire Insurance Exchange	236	281	220	242	239	263	222	245	217	262	209	249	230	253	220	252	253	279
Mnt West Farm Bureau Mut. Ins. Co	337	364	327	353	327	353	337	364	327	353	327	353	327	353	327	353	337	364
State Farm Fire and Casualty	329	329	280	280	280	280	351	351	310	310	310	310	280	280	280	280	329	329
United Services Auto Association	147	148	125	147	125	125	147	148	125	147	125	147	125	125	125	147	147	148
USAA Casualty Ins. Co.	148	155	125	149	125	125	148	155	125	149	125	149	125	125	125	149	148	155

- Indicates that a company would not write a risk or that an affiliated company may write the risk.
Please note the above premiums are based on survey responses. Not all insurers chose to respond.

EXAMPLE 7

These premiums apply to a renter in a two-story apartment complex with 15 units built in 1990 without wood stoves. The contents are valued at \$50,000. There have been no claims in the last three years.

Coverages: Deductible \$500; Personal liability \$100,000 and Medical Payments \$1,000 per person. All other coverages are rated according to anHO4 or comparable policy.

Rates for Example 7: \$ / Year	Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allied Property & Casualty Ins. Co	209	300	193	275	193	275	203	290	203	289	193	275	192	271	190	271	207	295
Allstate Indemnity Co.	297	408	257	333	257	333	313	408	297	408	297	408	257	333	243	333	313	408
Allstate Insurance Company	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Allstate Property & Casualty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Austin Mutual Ins. Co.	327	413	308	390	308	390	327	413	327	413	308	390	308	390	308	390	327	413
Automobile Ins. Co. of Hartford	347	588	305	494	305	494	364	588	329	554	292	494	305	494	292	494	364	588
Farmers Insurance Exchange	216	257	201	221	218	240	204	225	202	244	191	228	210	231	201	229	231	255
Federal Insurance Co.	205	244	197	235	197	235	205	244	173	205	197	235	197	235	197	235	205	244
Fire Insurance Exchange	216	257	201	221	218	240	204	225	202	244	191	228	210	231	201	239	231	255
Mnt West Farm Bureau Mut. Ins. Co	232	255	225	248	225	248	232	255	225	248	225	248	225	248	225	248	232	255
State Farm Fire and Casualty	234	234	212	212	212	212	249	249	235	235	235	235	212	212	212	212	234	234
United Services Auto Association	149	149	149	149	149	149	149	149	149	149	149	149	149	149	149	149	149	149
USAA Casualty Ins. Co.	149	149	149	149	149	149	149	149	149	149	149	149	149	149	149	149	149	149

- Indicates that a company would not write a risk or that an affiliated company may write the risk.

Please note the above premiums are based on survey responses. Not all insurers chose to respond.

EXAMPLE 8

These premiums apply to a single family who owns a \$180,000 modular home, purchased for that amount with no wood stove. The home is 3 years old and is on a permanent foundation. The original composite roof is in good shape. There have been no claims in the last three years.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

Rates for Example 8: \$ / Year	Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allied Property & Casualty Ins. Co	583	813	388	513	394	522	640	849	453	631	411	572	399	529	342	475	595	790
Allstate Indemnity Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Allstate Insurance Company	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Allstate Property & Casualty	1020	1307	698	850	737	898	939	1147	684	871	1064	1364	698	850	705	898	871	1064
Austin Mutual Ins. Co.	886	1346	538	818	538	818	886	1346	673	1021	538	818	538	818	538	818	673	1021
Automobile Ins. Co. of Hartford	712	1521	510	1046	594	1213	817	1673	567	1213	483	1031	529	1083	466	994	817	1673
Farmers Insurance Exchange	748	905	804	896	831	926	1180	1310	897	1085	728	925	705	895	558	709	1128	1252
Federal Insurance Co.	1002	1476	894	1318	894	1318	1002	1476	868	1280	894	1318	894	1318	894	1318	1002	1476
Fire Insurance Exchange	613	742	659	734	682	759	967	1074	735	890	597	758	579	734	446	567	925	1027
Mnt West Farm Bureau Mut. Ins. Co	704	915	518	641	567	702	821	1017	548	712	540	702	567	702	485	631	723	895
State Farm Fire and Casualty	1064	1064	546	546	520	520	1348	1348	831	831	793	793	601	601	632	632	1064	1064
United Services Auto Association	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
USAA Casualty Ins. Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

- Indicates that a company would not write a risk or that an affiliated company may write the risk.

Please note the above premiums are based on survey responses. Not all insurers chose to respond.

EXAMPLE 9

These premiums apply to a single family, well maintained home, without a wood stove. This new home has a replacement cost of \$300,000 and the owners want to purchase insurance for that amount. Six months ago the original home was destroyed by fire and rebuilt.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

Rates for Example 9: \$ / Year	Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allied Property & Casualty Ins. Co	1113	1555	737	979	750	996	1220	1623	862	1203	782	1090	760	1008	649	905	1136	1511
Allstate Indemnity Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Allstate Insurance Company	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Allstate Property & Casualty	1860	2399	1256	1540	1329	1630	1707	2098	1229	1579	1942	2506	1256	1540	1269	1630	1581	1942
Austin Mutual Ins. Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Automobile Ins. Co. of Hartford	2514	4250	1805	2922	2096	3392	2890	4675	2005	3392	1705	2879	1872	3029	1644	2777	2890	4675
Farmers Insurance Exchange	1159	1402	1302	1450	1342	1496	1862	2083	1480	1818	1177	1495	1138	1445	901	1145	1856	2077
Federal Insurance Co.	1314	1980	1172	1768	1172	1768	1314	1980	1139	1716	1172	1768	1172	1768	1172	1768	1314	1980
Fire Insurance Exchange	869	1052	976	1088	1007	1122	1373	1525	1110	1343	883	1121	853	1084	676	859	1369	1520
Mnt West Farm Bureau Mut. Ins. Co	1052	1367	773	957	847	1048	1227	1519	818	1063	806	1048	847	1048	724	942	1080	1337
State Farm Fire and Casualty	1818	1818	933	933	888	888	2304	2304	1421	1421	1354	1354	1028	1028	1079	1079	1818	1818
United Services Auto Association	924	1062	724	1201	724	793	970	1062	689	896	689	793	724	793	689	896	970	1062
USAA Casualty Ins. Co.	1010	1161	791	1312	791	866	1060	1161	753	979	753	866	791	866	753	979	1060	1161

- Indicates that a company would not write a risk or that an affiliated company may write the risk.
Please note the above premiums are based on survey responses. Not all insurers chose to respond.

Consumer Contacts for Participating Insurance Companies

<p>Allied Property & Casualty Ins. Co. Marsha Sharp 1100 Locust St., Des Moines, IA 50391-0203 1-800-532-1436 ext. 4272 www.alliedinsurance.com</p>	<p>Austin Mutual Ins. Co. Terrel Madsen, CPCU, ARE P.O. 401, Minneapolis, MN 55440-0401 1-612-378-8600 www.austinmutual.com</p>	<p>Fire Insurance Exchange 2500 South Fifth Avenue, Pocatello, ID 83204 1-866-813-7551 www.farmers.com</p>
<p>Allstate Ind. Co. Marisol Herrera 2775 Sanders Rd. A5, Northbrook, IL 60062-6127 1-847-402-7351 www.allstate.com</p>	<p>Automobile Ins Co Hartford, Ct Scott D. Wedge: 1-860-277-3064 One Tower Square, 9 Plaza Bldg Hartford, CT 06183 www.travelers.com</p>	<p>Mountain West Farm Bureau Contact a local agent 931 Boulder Dr., Laramie, WY 82070 1-307-745-4835 www.mwfb.com</p>
<p>Allstate Insurance Co. Marisol Herrera 2775 Sanders Rd. A5, Northbrook, IL 60062-6127 1-847-402-7351 www.allstate.com</p>	<p>Farmers Ins Exchange Angela Wendel 4680 Wilshire Blvd, Los Angeles, CA 90010 1-323-932-3776 www.farmers.com</p>	<p>State Farm Fire And Casualty Co. Contact your local State Farm Agent www.statefarm.com</p>
<p>Allstate Property & Casualty Co. Marisol Herrera 2775 Sanders Rd. A5, Northbrook, IL 60062-6127 1-847-402-7351 www.allstate.com</p>	<p>Federal Insurance Co. Fran Muldoon: 1-908-572-2875 202 Hall's Mill Road, PO Box 1600 Whitehouse Station, NJ 08889 www.chubb.com/personal</p>	<p>United Services Auto Association USAA Casualty Insurance Co. 9800 Fredericksburg Rd., San Antonio, TX 78288 1-800-531-8080 www.usaa.com</p>

Technical Notes:

Some of the companies that participated in this survey have differences in determining the premiums, which we wish to include:

- **State Farm Fire and Casualty Co.**
For all examples, additional discounts may apply – see your local State Farm Agent.

State Farm uses a subzone rating system that assigns one rate to an entire zip code. This subzone rating does not distinguish inside city limits versus outside city limits within the same zip code. Therefore, similar city and rural risks within the same zip code will have the same rate.

- **United Services Automobile Association/USAA Casualty**
USAA group Property and Casualty products are generally available to active duty U.S. military personnel and their families.

Examples 1, 2, 3 & 5 – Rated with 500/1% (Wind and Hail) deductible.

Compare Insurance Rates Online

If you prefer, use the Montana State Auditor's website for quick and easy comparisons of auto and homeowner insurance rates.

Log onto the State Auditor's website at: www.sao.mt.gov.





MONTANA STATE AUDITOR
JOHN MORRISON

COMMISSIONER OF INSURANCE
COMMISSIONER OF SECURITIES

Protecting Montana's Consumers



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